

Palmyra Pawlik
242 Carmelita Drive
Mountain View, CA 94040
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Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429-9990 DIC

To Whom It May Concern:

I am sure you are getting a lot of correspondence regarding Walmart's application to begin banking so I will be brief. Walmart has historically provided rock bottom costs to its consumers at the cost of its employees and local businesses and the local and Federal governments. They have a calculated approach to keeping their employees off of Walmart paid healthcare and on public assistance. Walmart's practices skirt the edges of legality and are certainly not ethical. What makes you think that they would run a banking business any differently? Also, as the largest importer of Chinese goods, you should have serious concerns about how their banking practices could potentially be influenced.

In my house, the kids know the rules about not helping themselves to cookies. This does not mean, however, that I leave the cookie jar out on the counter. Kids are kids. Walmart is Walmart. It's best not to leave out the cookie jar for either one!

Thank you for your time,


Palmyra S. Pawlik